

Informers

September 1999

A newsletter for retired members of the State Employees' Retirement System of Illinois

People 100 or older are the fastest growing segment of the U. S. population. Currently, there are 61,000 people in this age group; by 2020, there will be an estimated 214,000 centenarians.

The State Employees' Retirement System has 14 retired members age 100 or older, with five more members turning 100 later this year. In the year 2000, an additional 15 members will reach the century mark.

The adjacent article, "Living to 100?" looks at what it takes to live to this milestone.

Living to 100

Today, the fastest growing segment of the U.S. population is the 100+ group, yet a century ago only one in 500 people lived until the age of 100.

Evidence shows that along with living older, Americans are living better. The disability rate for people older than age 65 has fallen steadily since the early 1980s.

Although living to be 100 is getting easier, high-tech medicine isn't likely to change the outlook much; drugs and surgery can only do so much to sustain a body once it starts to fail.

Until recently, there was so much preoccupation with disease that little research was done on the characteristics that allow people to live older and healthier.

But during the 1990s, hundreds of studies show how people are able to glide through their later years with clear minds and strong bodies.

Research indicates that chronic illness is not an inevitable consequence of aging, but more the result of lifestyle choices—what we eat, how much we exercise, and how we keep our minds alert.

The Magic of Exercise

Studies show that exercise keeps us strong and trim; protects our hearts and bones; improves our mood, sleep and memory; wards off breast and colon cancer; and reduces our overall risk of premature death—even for people who take it up late in life.

Most of the physical decline that older people suffer stems from simple

disuse; yet doctors agree that aerobic exercise preserves the heart, lungs and brain. Current research also shows that weight lifting can benefit everyone from the oldest to the teenager.

Eating for Long Life

Living on processed foods can lead to obesity, impotence, hypertension and heart disease. Processed food is harmful because it is showered with salt during processing and preparation, while vital nutrients are leached out.

A diet of low-fat, nutrient-rich foods—lots of fruits and vegetables, grains and a little meat—not only prevents heart disease, but can help reverse it.

Real food contains countless age fighters: antioxidants boost immunity and slow the corrosion of aging cell membranes; B vitamins protect our hearts; chemicals in plants ward off cancer, calcium protects our bones, and fiber maintains blood sugar.

Other Aging Factors

Exercise and good food may keep you healthy, but successful aging is also a psychological feat. Loneliness can speed your demise no matter how well you take care of your body.

Besides companionship, healthy oldsters also share a knack for managing stress—a poison that contributes to heart disease, cancer, and accidents. And just as exercise keeps the body younger, mental challenges preserve the mind and immune system.

Research has found that those who reach 100 are not quitters. They share a remarkable ability to renegotiate life at every turn, to accept the inevitable losses and move on.

Telemarketing Guidelines

The Federal Trade Commission has developed nine rules you can use to ID a telemarketing crook. If a telemarketer violates any of the rules listed below...hang up!

1. Telemarketers can't call before 8 a.m. or after 9 p.m.
2. They must state at the outset that it's a sales call.
3. They can't call again if you ask to be put on a do-not-call list.
4. They can't mislead you.
5. They must divulge the total cost of a product or service, plus any conditions or restrictions.
6. They can't make you pay before the service is rendered.
7. They can't debit your bank account without getting your written authorization.
8. There can't be a requirement to pay in advance to fix your credit, line up loans, or recover money you lost to telemarketing scams.
9. If you call a toll-free number, they can't switch you to a toll-based 900 number without notification; nor can they have you call a 900 number without disclosing the cost.

A Special Workshop for Retirees

As Americans live longer, you can expect more years in retirement than adolescence. To help make these added years more meaningful and rewarding, SRS offers the ***Myths and Realities of Retirement*** to retirees, survivors, disability benefit recipients and their guests.

This free, one-day workshop exam-

ines financial scams, the effects of inflation, estate planning, group insurance benefits, and health & leisure.

If you wish to attend an MRR workshop, complete the application below and return it to us. After you are registered, we will confirm your enrollment by letting you know the exact workshop location.

Circle the MRR workshop you wish to attend.

Sep. 15	Peoria (13)	Jan. 26	Glen Ellyn (71)
Sep. 22	Naperville (88)	Mar. 1	Marion (7)
Sep. 29	Champaign (35)	Mar. 8	Chicago (02)
Oct. 13	Rockford (90)	Mar. 15	Fairview Heights (18)
Oct. 27	Macomb (53)	Mar. 22	Schaumburg (77)
Nov. 3	Charleston (58)	Apr. 5	Peoria (13)
Nov. 10	Fairview Heights (18)	Apr. 12	Champaign (35)
Nov. 17	Effingham (67)	Apr. 19	Joliet (47)
Jan. 6	Springfield (01)	Apr. 26	Chicago (2)

* *The remaining MRRs for 2000 will appear in the next issue of the Informer.*

Name _____

Social Security Number _____ Are You Bringing a Guest? _____

Return this form to:

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